

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/083,249 Confirmation No.: 8236
Applicant : Joseph GIORDANO, *et al.*
Filed : February 27, 2002
Title : SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS
TC/Art Unit : 3691
Examiner: : Clement B. GRAHAM

Docket No. : 24124.000172
Customer No. : **21967**

RESPONSE TO FINAL OFFICE ACTION

MAIL STOP AF

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Applicant respectfully submits this response to the Final Office Action mailed on November 23, 2010 ("Office Action"), in the above-captioned application.

Amendments to the Claims begin on page 2.

Remarks begin on page 8.